

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Dean W Saracco
Jennifer K Saracco
Debtor(s)

Case No. 17-00842

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/11/2017.
- 2) The plan was confirmed on 06/02/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/29/2017.
- 5) The case was dismissed on 02/16/2018.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,330.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$6,330.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,407.52
Court Costs	\$0.00
Trustee Expenses & Compensation	\$330.97
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,738.49

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	951.00	951.00	951.00	475.50	0.00
ALLY FINANCIAL	Unsecured	NA	0.90	0.90	0.00	0.00
AMITA HEALTH ADVENTIST MEDICA	Unsecured	242.00	1,138.89	1,138.89	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	NA	3,906.93	3,906.93	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	7,486.00	6,401.81	6,401.81	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	3,600.00	3,600.00	3,600.00	1,019.45	58.32
DIRECTV	Unsecured	386.00	386.35	386.35	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	391.89	391.89	0.00	0.00
OCWEN LOAN SERVICING	Unsecured	0.00	56,153.07	56,153.07	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	23,381.00	0.00	0.00	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
PERITUS PORTFOLIO SERVICES II/WC	Unsecured	15,556.00	18,121.99	18,121.99	0.00	0.00
PERITUS PORTFOLIO SERVICES II/WC	Secured	7,000.00	7,000.00	7,000.00	1,923.61	114.63
PORTFOLIO RECOVERY ASSOC	Unsecured	540.00	540.14	540.14	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	500.00	500.46	500.46	0.00	0.00
REGIONAL RECOVERY SERVICE	Unsecured	89.00	89.00	89.00	0.00	0.00
STELLAR RECOVERY INC/DISH NET	Unsecured	113.00	NA	NA	0.00	0.00
TARGET	Unsecured	560.00	NA	NA	0.00	0.00
US BANK	Unsecured	866.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY/HSBC BANK	Unsecured	438.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY/CAPITAL ON	Unsecured	450.00	NA	NA	0.00	0.00
VISA DEPT STORE NATIONAL BANK	Unsecured	1,038.00	NA	NA	0.00	0.00
ATG CREDIT/NAPERVILLE RADIOLO	Unsecured	66.00	NA	NA	0.00	0.00
CDA/PONTIAC	Unsecured	80.00	NA	NA	0.00	0.00
CHOICE RECOVERY INC	Unsecured	50.00	NA	NA	0.00	0.00
CITIBANK/SEARS	Unsecured	6,833.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CONVERGENT OUTSOURCING/TMOF	Unsecured	1,287.00	NA	NA	0.00	0.00
MED BUSINESS BUREAU	Unsecured	207.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/EDWARD HOS	Unsecured	3,316.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/ILL EMERGEN	Unsecured	396.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/CENTRAL DUP	Unsecured	285.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/DUPAGE MEDI	Unsecured	163.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/DUPAGE MEDI	Unsecured	145.00	NA	NA	0.00	0.00
MIDWEST RECOVERY/SIX FLAGS GR	Unsecured	73.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	20,672.00	20,803.03	20,803.03	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,551.00	\$3,418.56	\$172.95
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,551.00	\$3,418.56	\$172.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$108,434.46	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,738.49</u>
Disbursements to Creditors	<u>\$3,591.51</u>
TOTAL DISBURSEMENTS :	<u>\$6,330.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/18/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.